

<i>SERFF Tracking Number:</i>	<i>USLI-125777269</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United States Liability Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>NP-CAP-08-07-F</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0022 Other</i>
<i>Product Name:</i>	<i>Non-Profit Community Association</i>		
<i>Project Name/Number:</i>	<i>NP-CAP-08-07/NP-CAP-08-07</i>		

Filing at a Glance

Company: United States Liability Insurance Company

Product Name: Non-Profit Community Association SERFF Tr Num: USLI-125777269 State: Arkansas

TOI: 17.0 Other Liability - Claims Made/Occurrence SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 17.0022 Other Co Tr Num: NP-CAP-08-07-F State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts

Authors: Mark Miller, Patti Ivey Disposition Date: 08/19/2008

Date Submitted: 08/15/2008 Disposition Status: Approved

Effective Date Requested (New): On Approval Effective Date (New):

Effective Date Requested (Renewal): On Approval Effective Date (Renewal):

State Filing Description:

General Information

Project Name: NP-CAP-08-07

Project Number: NP-CAP-08-07

Reference Organization:

Reference Title:

Filing Status Changed: 08/19/2008

State Status Changed: 08/19/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

We are filing revisions to our approved Non-Profit Community Association Product. These include the addition of:

-Introduction of optional coverage enhancement, Value and Value Plus Endorsements

-Introduction of some new exclusion

SERFF Tracking Number: USLI-125777269 State: Arkansas
Filing Company: United States Liability Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: NP-CAP-08-07-F
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0022 Other
Product Name: Non-Profit Community Association
Project Name/Number: NP-CAP-08-07/NP-CAP-08-07

We appreciate your review and approval of our filing.

Company and Contact

Filing Contact Information

Mark Miller, State Filings Manager mmiller@usli.com
190 South Warner Road (888) 523-5545 [Phone]
Wayne, PA 19087-2191 (610) 688-4391[FAX]

Filing Company Information

United States Liability Insurance Company CoCode: 25895 State of Domicile: Pennsylvania
190 South Warner Road Group Code: 31 Company Type: Property & Casualty

PO Box 6700
Wayne, PA 19087-2191 Group Name: Berkshire Hathaway State ID Number:
Group
(888) 523-5545 ext. 586[Phone] FEIN Number: 23-1383313

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United States Liability Insurance Company	\$50.00	08/15/2008	21960772

SERFF Tracking Number:	USLI-125777269	State:	Arkansas
Filing Company:	United States Liability Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	NP-CAP-08-07-F		
TOI:	17.0 Other Liability - Claims Made/Occurrence	Sub-TOI:	17.0022 Other
Product Name:	Non-Profit Community Association		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	08/19/2008	08/19/2008

<i>SERFF Tracking Number:</i>	<i>USLI-125777269</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>NP-CAP-08-07-F</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0022 Other</i>
<i>Product Name:</i>	<i>Non-Profit Community Association</i>		
<i>Project Name/Number:</i>	<i>NP-CAP-08-07/NP-CAP-08-07</i>		

Disposition

Disposition Date: 08/19/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: USLI-125777269 State: Arkansas

Filing Company: United States Liability Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: NP-CAP-08-07-F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0022 Other

Product Name: Non-Profit Community Association

Project Name/Number: NP-CAP-08-07/NP-CAP-08-07

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Form	INDEPENDENT CONTRACTORS/SUBCONTRACTORS EXCLUSION	Filed	Yes
Form	EXCLUSION – CONSTRUCTION OPERATIONS	Filed	Yes
Form	EXCLUSION – SPORT PARTICIPANTS	Filed	Yes
Form	Value Plus Endorsement	Filed	Yes
Form	Value Endorsement	Filed	Yes

SERFF Tracking Number: USLI-125777269 State: Arkansas

Filing Company: United States Liability Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: NP-CAP-08-07-F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0022 Other

Product Name: Non-Profit Community Association

Project Name/Number: NP-CAP-08-07/NP-CAP-08-07

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Filed	INDEPENDENT CONTRACTORS /SUBCONTRACTORS EXCLUSION	L-278	11/07	Endorsement/Amendment/Conditions		0.00	I-278_(11-07).pdf
Filed	EXCLUSION – CONSTRUCTION OPERATIONS	L-532	08/03	Endorsement/Amendment/Conditions		0.00	I-532_(08-03).pdf
Filed	EXCLUSION – SPORT PARTICIPANTS	L-595	05/04	Disclosure/ New Notice		0.00	I-595_(05-04).pdf
Filed	Value Plus Endorsement	CP-108	01/06	Endorsement/Amendment/Conditions		0.00	cp-108_(01-06).pdf
Filed	Value Endorsement	CP-131	01/06	Endorsement/Amendment/Conditions		0.00	cp-131_(01-06).pdf

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

INDEPENDENT CONTRACTORS/SUBCONTRACTORS EXCLUSION

- I. It is agreed that this policy shall not apply to “bodily injury”, “property damage”, or “personal and advertising injury” arising out of the operations performed for any insured by any contractor(s) or acts or omissions of any insured in the selection, retention or supervision of any contractor(s).
- II. As respects this exclusion solely, **Section IV. Commercial General Liability Conditions**, item **7. Separation of Insureds** is deleted in its entirety and replaced with the following:

7. Separation of Insureds

Except with respect to the Limits of Insurance, this Independent Contractors/Subcontractors Exclusion, and to any rights or duties specifically assigned in this coverage part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or “suit” is brought

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This Endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE FORM
COMMERCIAL UMBRELLA POLICY
EXCESS LIABILITY POLICY**

EXCLUSION – CONSTRUCTION OPERATIONS

This insurance does not apply to “bodily injury”, “property damage”, or “personal and advertising injury”, or medical expenses arising out of any construction, “construction services”, demolition, renovation or site preparations.

“Construction Services” includes, but is not limited to, surveying, drafting, test borings, or inspections.

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All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This Endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE FORM
COMMERCIAL UMBRELLA POLICY
EXCESS LIABILITY POLICY**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – SPORT PARTICIPANTS

This insurance does not apply to “bodily injury”, “property damage”, “personal and advertising injury” or medical expenses arising out of or resulting from the practice, instruction, participation or demonstration in any physical training or sport. This exclusion shall apply to activity in a class, competition, exhibition, game, practice or other structural setting.

All other terms and conditions remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

**BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS – SPECIAL FORM**

VALUE PLUS ENDORSEMENT

Coverage

Limits of Insurance

Fire Department Service Charge	\$2,500
Electronic Data	\$25,000
Personal Effects and Property of Others	Up to Your Business Personal Property limit
Valuable Papers and Records (Other Than Electronic Data)	\$25,000
Property Off-Premises	\$15,000
Outdoor Property	\$10,000
Fire Extinguishing Equipment Recharge	\$5,000
Arson Reward	\$5,000
Account Receivable	\$25,000
Fine Arts	\$25,000
Employee Dishonesty	\$5,000
Money and Securities	\$5,000
Water Back Up at Sewer, Drain or Sump	\$5,000
Signs	\$10,000
Property In Transit	\$10,000

I. Building and Personal Property Coverage Form is amended as stated below:

ADDITIONAL COVERAGES

Section A. COVERAGE, Subsection 4. Additional Coverages, Part c. Fire Department Service Charge is amended to reflect that the most we will pay is increased from \$1,000 to \$2,500.

Section A. COVERAGE, Subsection 4. Additional Coverages, Part f. Electronic Data, Subpart (4) The most we will pay under this Additional Coverage – Electronic Data is increased from \$2,500 to \$25,000

COVERAGE EXTENSIONS

Section A. COVERAGE, Subsection 5. Coverage Extensions, Part b. Personal Effects and Property of Others is amended to reflect that the most we will pay is increased from \$2,500 to your Business Personal Property Limit shown on the Declarations Page. If no Business Personal Property limit is shown on the Declarations Page, the most we will pay for Personal Effects and Property of Others is \$2,500.

Section A. COVERAGE, Subsection 5. Coverage Extensions, Part c. Valuable Papers and Records (Other Than Electronic Data) Subpart (4) is amended to reflect that the most we will pay is increased from \$2,500 to \$25,000.

Section A. COVERAGE, Subsection 5. Coverage Extensions, Part d. Property Off-Premises Subpart (3) is amended to reflect that the most we will pay is increased from \$10,000 to \$15,000.

Section A. COVERAGE, Subsection 5. Coverage Extensions, Part e., Outdoor Property is deleted in its entirety and replaced with the following:

e. Outdoor Property

You may extend the insurance provided by this Coverage Extension to apply to your outdoor fences, radio and television antennas (including satellite dishes), trees, shrubs and plants (other than “stock” of trees, shrubs or plants), including debris removal expense, caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or Civil Commotion; or
- (5) Aircraft.

The most we will pay for loss or damage under this Extension is \$10,000, but not more than \$500 for any one tree, shrub or plant. These limits apply to any one

occurrence, regardless of the types or number of items lost or damaged in that occurrence.

The following Coverage Extensions are added to Section A. COVERAGE, Subsection 5. Coverage Extensions:

g. Fire Extinguishing Equipment Recharge

We will pay up to \$5,000 for expenses you incur to recharge your automatic fire protection equipment discharged to fight a fire.

No deductible will apply to these expenses.

h. Arson Reward

In the event that a covered fire loss was the result of an act of arson, we will reimburse you up to \$5,000 for rewards you pay for information, which leads to an arson conviction.

No deductible will apply to this reimbursement.

i. Water Back Up at Sewer, Drain or Sump

We will pay for the loss or damage caused by or resulting from water that backs up from a sewer, drain or sump, but the most we will pay in any one policy term is \$5,000.

j. Accounts Receivable

- (1) We will pay:
 - (a) All amounts due as receivables from your customers that are proven to be uncollectable;
 - (b) Reasonable interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
 - (c) Reasonable collection expenses in excess of your normal collection expenses arising from (a), above; and
 - (d) Other reasonable expenses that you incur to re-establish your records of accounts receivable;that result from direct physical loss or damage by any Covered Cause of Loss to your records of accounts receivable.
- (2) Under this Coverage Extension j. we will not pay for loss or damage to your records of accounts receivable caused by or resulting from:

- (a) Electrical or magnetic injury, disturbance or erasure of electronic recordings. But we will pay for direct loss or damage caused by lightning.
- (b) Alterations, falsification, concealment or destruction of records of accounts receivable done to conceal the wrongful giving, taking or withholding of “money”, “securities” or other property. This exclusion applies only to the extent of the wrongful giving, taking or withholding.
- (c) Bookkeeping, accounting or billing errors or omissions.
- (d) Any loss or damage that requires any audit of records or any inventory computation to prove its factual existence.

- (3) Only as applicable to this Coverage Extension j., the following is added as a loss - Valuation:

If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss or damage:

- (a) We will determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and
 - (b) We will adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.
- (4) The following will be deducted from the total amount of accounts receivable:
 - (a) The amount of the accounts for which there is no loss or damage;
 - (b) The amount of the accounts that you are able to re-establish or collect;
 - (c) An amount to allow for probable bad debts that you are normally unable to collect; and
 - (d) All unearned interest and service charges.

The most we will pay under this Coverage Extension j. at a described premises is \$25,000, unless a higher limit is shown in the Declarations. For accounts receivable not at a described premises, the most we will pay is \$2,500.

k. Fine Arts

You may extend the insurance that applies to Your Business Personal Property to apply to paintings, etchings, pictures, tapestries or articles of artistic merit. The most we will pay for loss or damage under this extension is \$25,000.

I. “Employee Dishonesty”

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to loss of “money”, “securities” and other property which you sustain resulting from one or more fraudulent or dishonest acts committed by an “employee”, acting alone or in collusion with others.

“Employee Dishonesty” means only dishonest acts committed by an “employee”, whether identified or not, acting alone or in collusion with other persons, except you or a partner, intended in fact to:

- (a) Cause you to sustain loss; and also
 - (b) Obtain financial benefit (other than employee benefits earned in the normal course of employment, including; salaries, commissions, fees, bonuses, promotions, awards, profit sharing or pensions) for:
 - (i) Any “employee”; or
 - (ii) Any person or organization intended by the “employee” to receive that benefit.
- (2) We will not pay under Coverage Extension I. for loss as specified below:
- (a) Resulting from any dishonest or criminal act that you or any of your partners or “members” commit whether acting alone or in collusion with others.
 - (b) Inventory Shortages: loss, or that part of any loss, the only proof of which as to its existence or amount is:
 - (i) An inventory computation; or
 - (ii) A profit and loss computation.
- (3) Under this Coverage Extension I. all loss caused by one or more “employees” or involving a single act or series of acts of “employee dishonesty” is considered one loss.
- (4) This coverage extension is cancelled as to any employee immediately upon discovery by:
- (a) You; or
 - (b) Any of your partners, “members”, “managers”, officers or directors not in collusion with the employee;

Of any dishonest act committed by that employee before or after being hired by you.

- (5) We will pay only for covered loss sustained during the policy period and discovered no later than one year from the end of the policy period.

The most we will pay for a loss arising from “employee dishonesty” under this policy and any renewal thereof is \$5,000.

m. Money and Securities

- (1) Subject to the following limitations, we will pay for loss of “money” and “securities” used in the conduct of your business, while in or on the premises described in the Declarations, or within a bank or savings institution, and while en route to or from such described premises, bank or savings institution, or in transit between any of these places while in the care and custody of you, any of your partners, or any employee, resulting from:
 - (a) Theft, meaning any act of stealing;
 - (b) Disappearance; or
 - (c) Destruction.
- (2) We will not pay for loss:
 - (a) Resulting from accounting or arithmetical errors or omissions;
 - (b) Resulting from any dishonest or criminal act committed by any of your “employees”, “manager”, “member”, partner, officer, directors, trustees, authorized representatives or anyone else to whom you entrust the “money” and “securities” for any purpose:
 - (i) Acting alone or in collusion with other persons; or
 - (ii) While performing services for you or otherwise;
 - (c) Resulting from the giving or surrendering of property in any exchange or purchase;
 - (d) Resulting from damages to the premises resulting from fire, however caused; or
 - (e) Of property contained in any “money”-operated device unless the amount of “money” deposited in it is recorded by a continuous recording instrument in the device.
- (3) The insured must keep records of all “money” and “securities” so that we can verify the amount of any loss or damage.

The most we will pay for loss or damage caused by one or more persons resulting from a single act or series of related acts under this Coverage Extension is \$5,000

II. Building and Personal Property Coverage Form is amended as stated below:

Section C. LIMITS OF INSURANCE, second paragraph is deleted in its entirety and replaced by the following:

The most we will pay for loss or damage to outdoor signs whether or not attached to a building is \$10,000 for all signs regardless of the number of signs or insured locations unless a higher limit is shown in the Declarations.

III. Building and Personal Property Coverage Form is amended as stated below:

The following definitions are added to Section H. DEFINITIONS:

4. "Money" means currency, coins, and banknotes in current use and having a face value; and travelers checks, registered checks and money orders held for sale to the public.
5. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:
 - a. tokens, tickets, revenue, and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
 - b. evidences of debt issued in connection with credit or charge cards, which cards are not issued by you; but this does not include "money."
6. "Employee" does not include "leased workers" or "temporary workers".
7. "Leased worker" means a person leased to you by a labor-leasing firm.
8. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.
9. "Manager" means a person serving in a directorial capacity for a limited liability company.
10. "Member" means an owner of a limited liability company represented by its membership interest, who also may serve as a "manager".

IV. CAUSES OF LOSS – SPECIAL FORM is amended as follows:

Section B. EXCLUSIONS. Subsection 1., Part g., subpart (3), is hereby deleted.

Section F. ADDITIONAL COVERAGE EXTENSIONS, Subsection, 1. Property In Transit is amended as follows:

c. The most we will pay for loss or damage under this Extension is \$10,000.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

**BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS – SPECIAL FORM**

VALUE ENDORSEMENT

Coverage

Limits of Insurance

Fire Department Service Charge	\$2,500
Electronic Data	\$25,000
Personal Effects and Property of Others	Up to Your Business Personal Property limit
Valuable Papers and Records (Other Than Electronic Data)	\$25,000
Property Off-Premises	\$15,000
Outdoor Property	\$10,000
Fire Extinguishing Equipment Recharge	\$5,000
Arson Reward	\$5,000
Account Receivable	\$25,000
Fine Arts	\$25,000
Employee Dishonesty	\$5,000
Water Back Up at Sewer, Drain or Sump	\$5,000
Signs	\$10,000
Property In Transit	\$10,000

I. Building and Personal Property Coverage Form is amended as stated below:

ADDITIONAL COVERAGES

Section A. COVERAGE, Subsection 4. Additional Coverages, Part c. Fire Department Service Charge is amended to reflect that the most we will pay is increased from \$1,000 to \$2,500.

Section A. COVERAGE, Subsection 4. Additional Coverages, Part f. Electronic Data, Subpart (4) The most we will pay under this Additional Coverage – Electronic Data is increased from \$2,500 to \$25,000

COVERAGE EXTENSIONS

Section A. COVERAGE, Subsection 5. Coverage Extensions, Part b. Personal Effects and Property of Others is amended to reflect that the most we will pay is increased from \$2,500 to your Business Personal Property Limit shown on the Declarations Page. If no Business Personal Property limit is shown on the Declarations Page, the most we will pay for Personal Effects and Property of Others is \$2,500.

Section A. COVERAGE, Subsection 5. Coverage Extensions, Part c. Valuable Papers and Records (Other Than Electronic Data) Subpart (4) is amended to reflect that the most we will pay is increased from \$2,500 to \$25,000.

Section A. COVERAGE, Subsection 5. Coverage Extensions, Part d. Property Off-Premises Subpart (3) is amended to reflect that the most we will pay is increased from \$10,000 to \$15,000.

Section A. COVERAGE, Subsection 5. Coverage Extensions, Part e., Outdoor Property is deleted in its entirety and replaced with the following:

e. Outdoor Property

You may extend the insurance provided by this Coverage Extension to apply to your outdoor fences, radio and television antennas (including satellite dishes), trees, shrubs and plants (other than “stock” of trees, shrubs or plants), including debris removal expense, caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or Civil Commotion; or
- (5) Aircraft.

The most we will pay for loss or damage under this Extension is \$10,000, but not more than \$500 for any one tree, shrub or plant. These limits apply to any one

occurrence, regardless of the types or number of items lost or damaged in that occurrence.

The following Coverage Extensions are added to Section A. COVERAGE, Subsection 5. Coverage Extensions:

g. Fire Extinguishing Equipment Recharge

We will pay up to \$5,000 for expenses you incur to recharge your automatic fire protection equipment discharged to fight a fire.

No deductible will apply to these expenses.

h. Arson Reward

In the event that a covered fire loss was the result of an act of arson, we will reimburse you up to \$5,000 for rewards you pay for information, which leads to an arson conviction.

No deductible will apply to this reimbursement.

i. Water Back Up at Sewer, Drain or Sump

We will pay for the loss or damage caused by or resulting from water that backs up from a sewer, drain or sump, but the most we will pay in any one policy term is \$5,000.

j. Accounts Receivable

- (1) We will pay:
 - (a) All amounts due as receivables from your customers that are proven to be uncollectable;
 - (b) Reasonable interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
 - (c) Reasonable collection expenses in excess of your normal collection expenses arising from (a), above; and
 - (d) Other reasonable expenses that you incur to re-establish your records of accounts receivable;that result from direct physical loss or damage by any Covered Cause of Loss to your records of accounts receivable.
- (2) Under this Coverage Extension j. we will not pay for loss or damage to your records of accounts receivable caused by or resulting from:

- (a) Electrical or magnetic injury, disturbance or erasure of electronic recordings. But we will pay for direct loss or damage caused by lightning.
- (b) Alterations, falsification, concealment or destruction of records of accounts receivable done to conceal the wrongful giving, taking or withholding of “money”, “securities” or other property. This exclusion applies only to the extent of the wrongful giving, taking or withholding.
- (c) Bookkeeping, accounting or billing errors or omissions.
- (d) Any loss or damage that requires any audit of records or any inventory computation to prove its factual existence.

- (3) Only as applicable to this Coverage Extension j., the following is added as a loss - Valuation:

If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss or damage:

- (a) We will determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and
- (b) We will adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.

- (4) The following will be deducted from the total amount of accounts receivable:

- (a) The amount of the accounts for which there is no loss or damage;
- (b) The amount of the accounts that you are able to re-establish or collect;
- (c) An amount to allow for probable bad debts that you are normally unable to collect; and
- (d) All unearned interest and service charges.

The most we will pay under this Coverage Extension j. at a described premises is \$25,000, unless a higher limit is shown in the Declarations. For accounts receivable not at a described premises, the most we will pay is \$2,500.

k. Fine Arts

You may extend the insurance that applies to Your Business Personal Property to apply to paintings, etchings, pictures, tapestries or articles of artistic merit. The most we will pay for loss or damage under this extension is \$25,000.

I. “Employee Dishonesty”

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to loss of “money”, “securities” and other property which you sustain resulting from one or more fraudulent or dishonest acts committed by an “employee”, acting alone or in collusion with others.

“Employee Dishonesty” means only dishonest acts committed by an “employee”, whether identified or not, acting alone or in collusion with other persons, except you or a partner, intended in fact to:

- (a) Cause you to sustain loss; and also
 - (b) Obtain financial benefit (other than employee benefits earned in the normal course of employment, including; salaries, commissions, fees, bonuses, promotions, awards, profit sharing or pensions) for:
 - (i) Any “employee”; or
 - (ii) Any person or organization intended by the “employee” to receive that benefit.
- (2) We will not pay under Coverage Extension I. for loss as specified below:
- (a) Resulting from any dishonest or criminal act that you or any of your partners or “members” commit whether acting alone or in collusion with others.
 - (b) Inventory Shortages: loss, or that part of any loss, the only proof of which as to its existence or amount is:
 - (i) An inventory computation; or
 - (ii) A profit and loss computation.
- (3) Under this Coverage Extension I. all loss caused by one or more “employees” or involving a single act or series of acts of “employee dishonesty” is considered one loss.
- (4) This coverage extension is cancelled as to any employee immediately upon discovery by:
- (a) You; or
 - (b) Any of your partners, “members”, “managers”, officers or directors not in collusion with the employee;

Of any dishonest act committed by that employee before or after being hired by you.

- (5) We will pay only for covered loss sustained during the policy period and discovered no later than one year from the end of the policy period.

The most we will pay for a loss arising from “employee dishonesty” under this policy and any renewal thereof is \$5,000.

II. Building and Personal Property Coverage Form is amended as stated below:

Section C. LIMITS OF INSURANCE, second paragraph is deleted in its entirety and replaced by the following:

The most we will pay for loss or damage to outdoor signs whether or not attached to a building is \$10,000 for all signs regardless of the number of signs or insured locations unless a higher limit is shown in the Declarations.

III. Building and Personal Property Coverage Form is amended as stated below:

The following definitions are added to Section H. DEFINITIONS:

4. "Money" means currency, coins, and banknotes in current use and having a face value; and travelers checks, registered checks and money orders held for sale to the public.
5. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:
 - a. tokens, tickets, revenue, and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
 - b. evidences of debt issued in connection with credit or charge cards, which cards are not issued by you; but this does not include "money."
6. "Employee" does not include "leased workers" or "temporary workers".
7. "Leased worker" means a person leased to you by a labor-leasing firm.
8. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.
9. "Manager" means a person serving in a directorial capacity for a limited liability company.
10. "Member" means an owner of a limited liability company represented by its membership interest, who also may serve as a "manager".

IV. CAUSES OF LOSS – SPECIAL FORM is amended as follows:

Section B. EXCLUSIONS. Subsection 1., Part g., subpart (3), is hereby deleted.

Section F. ADDITIONAL COVERAGE EXTENSIONS, Subsection, 1. Property In Transit is amended as follows:

c. The most we will pay for loss or damage under this Extension is \$10,000.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

<i>SERFF Tracking Number:</i>	<i>USLI-125777269</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United States Liability Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>NP-CAP-08-07-F</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0022 Other</i>
<i>Product Name:</i>	<i>Non-Profit Community Association</i>		
<i>Project Name/Number:</i>	<i>NP-CAP-08-07/NP-CAP-08-07</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: USLI-125777269 State: Arkansas
Filing Company: United States Liability Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: NP-CAP-08-07-F
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0022 Other
Product Name: Non-Profit Community Association
Project Name/Number: NP-CAP-08-07/NP-CAP-08-07

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:
Filed 08/19/2008

Comments:

Attachment:

industry_rates_PCtransDoc_intelligent.pdf

Filing information (see General Instructions for descriptions of these fields)				
9.	Type of Insurance (TOI)			
10.	Sub-Type of Insurance (Sub-TOI)			
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]			
12.	Company Program Title (Marketing title)			
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)		
14.	Effective Date(s) Requested	New:		Renewal:
15.	Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
16.	Reference Organization (if applicable)			
17.	Reference Organization # & Title			
18.	Company's Date of Filing			
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved		

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
21.	Filing Description	[This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

[illegible]

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #				
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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☐ Rate Increase ☐ Rate Decrease ☐ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5.	Overall Rate Information (Complete for Multiple Company Filings only)
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
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7.	Effective Date of last rate revision	
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		[] New [] Replacement [] Withdrawn	
02		[] New [] Replacement [] Withdrawn	
03		[] New [] Replacement [] Withdrawn	